



The Savvy Consumer's Checklist Electronic Checks, Substitute Checks, and Demand Drafts

Technological developments now allow you to use your checking account in a variety of ways. For instance, you can write a paper check and have it converted to an electronic debit of your account or a virtual substitute check. Or, you may simply provide your checking account number and bank routing number to have money withdrawn from your account without using a check at all.

These alternate ways of paying provide many benefits, including convenience and speedy processing of your payments. Nonetheless, it is important to follow a few important tips to ensure that sensitive account information is protected and withdrawals are deducted properly.

- J Do not give your checking account information to anyone you don't trust to take money out of your checking account, especially if they called you and gave you a sales pitch you didn't request.
- J Promptly examine your monthly checking account statement very closely and contact your bank immediately about any errors or questionable withdrawals. Any rights you have to recover your money are limited by time.
- J Demand in writing that your checking account be credited for any erroneous withdrawals. Follow the procedures required by your bank to request a credit.

For more information on electronic checks, substitute checks, and demand drafts, please visit our Web site at www.IllinoisAttorneyGeneral.gov.

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Consumer Fraud Hotlines

Chicago
1-800-386-5438
TTY: 1-800-964-3013

Springfield
1-800-243-0618
TTY: 877-844-5461

Carbondale
1-800-243-0607
TTY: 877-675-9339